

### **Benefits - Thrift Savings Plan (TSP)**

The TSP is a retirement savings and investment plan for federal employees. It provides employees with many of the same savings and tax benefits found in the private sector. The TSP provides supplemental retirement income and features including: before tax savings and tax-deferred investment earnings; immediate vesting in one's own contributions; and, if the employee is under the Federal Employee Retirement System (FERS), agency matching contributions, easy access to funds upon leaving the federal government, and the ability to borrow from one's own contributions and earnings. FERS employees will be entitled to automatic Agency contributions (1%), and matching contributions for the first 5% contributed.

For more information about the Thrift Savings Plan can be found on the TSP visit the following web site <http://www.tsp.gov>.

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